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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
|-----------------|-------------|----------------------|---------------------|------------------|

10/665,646

09/18/2003

Juci-Mei Wang

6113

25859 7590 09/20/2007
WEI TE CHUNG
FOXCONN INTERNATIONAL, INC.
1650 MEMOREX DRIVE
SANTA CLARA, CA 95050

EXAMINER

BASIT, ABDUL

ART UNIT

PAPER NUMBER

3694

MAIL DATE

DELIVERY MODE

09/20/2007

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

| | | | |
|------------------------------|--------------------------------------|---------------------------------------|--|
| Office Action Summary | Application No. 10/665,646 | Applicant(s) WANG, JUEI-MEI | |
| | Examiner Abdul Basit | Art Unit 3694 | |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 05 July 2003.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-3 and 6-8 is/are pending in the application.
- 4a) Of the above claim(s) 4 and 5 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☐ Claim(s) 1-3, 6-8 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date: _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date: _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

This is a final action in response to the Applicant's amendment filed on July 5, 2007.

RESPONSE TO ARGUMENTS

1. Applicant's arguments filed on July 5, 2007 have been fully considered.
2. Applicant has cancelled claims 4-5.
3. In response to Applicant's arguments pertaining to claims 1-3 and claims 6-8, the Office maintains rejections under 35 USC 102(b).

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. Claims 1-3 and 6-8 are rejected under 35 U.S.C. 102(b) as being anticipated by Tarter (US Pat. No. 5,704,044).

Regarding claim 1:

Applicant argues that Tarter does not disclose or suggest the features of credit rating and credit limit. The Office respectfully disagrees. Tarter states:

"CHARMS creates and regularly updates this database by analyzing the creditworthiness of payors and obligors on the basis of compiled data such as past and present payment practices and standard credit agency ratings."

(see column 9, lines 61-65).

Tarter teaches credit agency ratings which is a credit rating. Tarter also teaches

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also teaches credit limit because Tarter teaches data on past and present payment practices.

Applicant also argues that Tarter does not teach the feature of “comparing the account receivable of the purchase order with the credit limit of the customer.” Tarter states:

“CHARMS decides which insurance claims or account receivables to be purchased by the System Operator from participating pharmacies on the basis of, inter alia, the credit status of the relevant payors and obligors.”

(see column 9, lines 65-67).

Tarter teaches account receivables that are compared with the credit limit of the customer.

Therefore, claim 1 remains rejected under 35 USC 102(b).

Regarding claims 2 and 3:

Applicant has not provided any arguments other than that claims 2 and 3 are allowable because claim 1 is allowable. Because claim 1 has been rejected, claims 2 and 3 also remain rejected under 35 USC 102(b) as anticipated by Tarter.

Regarding claim 6:

Applicant argues that Tarter does not disclose or suggest the features of a plurality of credit ratings, where each of the credit ratings corresponds to a particular credit limit. The Office respectfully disagrees. Tarter states:

“CHARMS creates and regularly updates this database by analyzing the creditworthiness of payors and obligors....”

Tarter teaches a plurality of credit ratings, since CHARMS analyzes more than one payor and more than one obligor.

Regarding claim 7:

Applicant has not provided any arguments other than that claim 6 is allowable because claim 1 is allowable. Because claim 1 has been rejected, claim 6 also remain rejected under 35 USC 102(b) as anticipated by Tarter.

Regarding claim 8:

Applicant argues that Tarter does not disclose or suggest the feature of confirming types of accounts receivable wherein said types have different bad account provision rates. Tarter teaches that CHARMS analyzes past and present payment practices which inherently would include bad account provision rates. (see column 9, lines 60-65).

Applicant also argues that Tarter does not disclose or suggest the feature of confirming ages of the account receivable. Tarter teaches ages of account receivables. (see column 34, lines 15-20, and generally column 34).

Applicant also argues that Tarter does not disclose or suggest the feature of automatically selecting different bad account provision rates for said accounts receivables based upon both said types and ages. Applicant finally argues that Tarter does not disclose or suggest the feature of calculating a current bad account provision for the accounts receivable.

Tarter teaches selecting different bad account provision rates. (see column 34 generally). Since Tarter teaches securitization of these account receivables into tradable assets that are given bond ratings, these inherently have bad account provision

rates. For example as Tarter discusses, a higher bond rating has account receivables that have better chance of payment.

Therefore claim 8 remains rejected under 35 USC 102(b).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Abdul Basit whose telephone number is 571 272-7246. The examiner can normally be reached on Monday - Friday, 8:30am to 5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571 272 6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

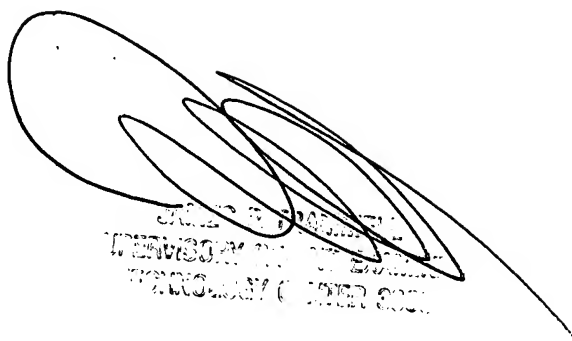
Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

AQB

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